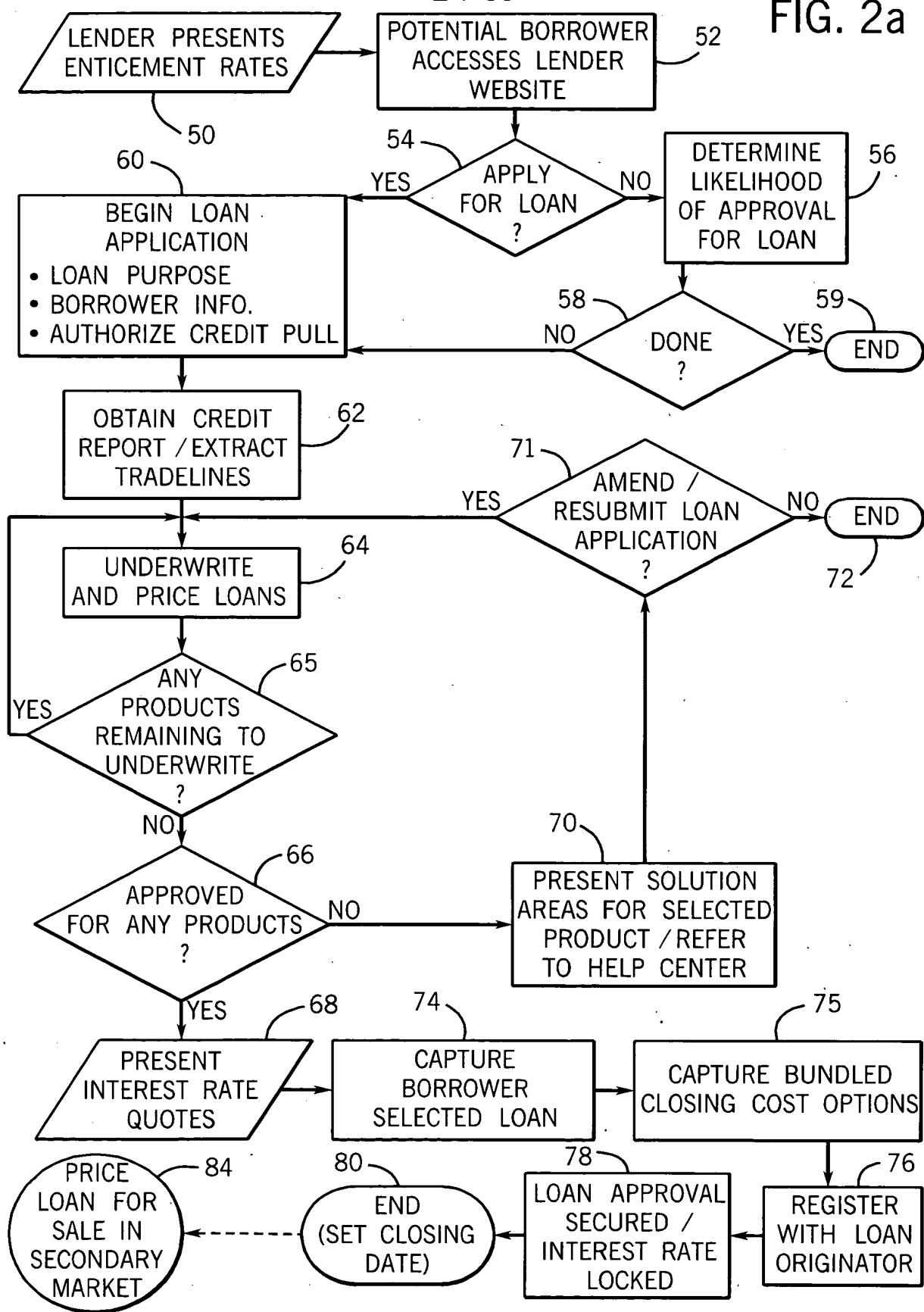


FIG. 1

FIG. 2a



GENERAL PRODUCT AND PRICING (CALCULATE ENTICEMENT RATES)

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) | MORE

THE SIMPLER WAY TO A BETTER HOME LOAN

(RATES MAY CHANGE DAILY)

30 YEAR FIXED RATE, 0 POINTS	8.375% INTEREST RATE, 8.438% APR
LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$760
\$150,000	\$1140
\$200,000	\$1520

30 YEAR FIXED RATE, 1 POINT
8% INTEREST RATE, 8.163% APR

LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$734
\$150,000	\$1101
\$200,000	\$1468

30 YEAR FIXED RATE, 2 POINTS
7.75% INTEREST RATE, 7.990% APR

LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$716
\$150,000	\$1075
\$200,000	\$1433

HOME PRODUCTS & RATES
LEARNING CENTER
HOME LOAN ESTIMATORS
GET A HOME LOAN
MY PAGES

FIG. 2b

CAPTURE APPLICATION INFORMATION: LOAN TYPE AND CREDIT AUTHORIZATION

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: 1 OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) MORE

THE SIMPLER WAY TO A BETTER HOME LOAN

GET A HOME LOAN

WHAT TYPE OF HOME LOAN WOULD YOU LIKE?

CHOOSE ONE OF THE FOLLOWING.

YOU'VE FOUND A HOME AND ARE READY TO BUY.

YOU'RE READY TO REFINANCE.

YOU WANT TO BE APPROVED BEFORE YOU BEGIN HOME SHOPPING.

BEGINNING THE LOAN APPLICATION.

HOW MANY BORROWERS WILL THERE BE ON THIS LOAN APPLICATION? ONE TWO

ARE YOU AUTHORIZED TO OBTAIN CREDIT INFORMATION ON ALL BORROWERS, AND CAN WE OBTAIN CREDIT INFORMATION ON ALL BORROWERS NOW? YES NO

IN ORDER TO COMPLETE YOUR LOAN APPLICATION, WE (AND OUR AGENTS, SUCCESSORS AND ASSIGNS) MUST ACCESS CREDIT REPORTS FOR ALL BORROWERS AND VERIFY, RETAIN, OR CONFIRM ANY INFORMATION IN YOUR LOAN APPLICATION.

GO BACK

PROCEED TO STEP 1

FIG. 2C

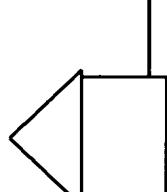
CAPTURE APPLICATION INFORMATION: BORROWER	
FILE	EDIT
VIEW	GO
COMMUNICATOR	HELP
 <input type="checkbox"/> STEP 1 OF 5: ABOUT YOURSELF	
<p>30 YR. FIXED: I OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) <input type="checkbox"/> MORE</p> <p>STEP 1</p>	
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY</p> <p><input type="checkbox"/> PERSONAL INFORMATION</p> <p>PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.</p>	
FIRST NAME	<input type="text"/> JOHN
MIDDLE INITIAL	<input type="text"/> <input type="checkbox"/>
LAST NAME	<input type="text"/> SMITH
SUFFIX	<input type="text"/> <input type="checkbox"/> (OPTIONAL)
ADDRESS LINE 1	<input type="text"/> 222 MAIN STREET
ADDRESS LINE 2	<input type="text"/> <input type="checkbox"/> (OPTIONAL)
CITY	<input type="text"/> FAIRFAX
STATE	<input type="text"/> <input type="checkbox"/> VIRGINIA
ZIP	<input type="text"/> 22031
HOME PHONE	<input type="text"/> 703 833 5706
<p>THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER <input type="text"/> 8790 <input type="checkbox"/> NUMBER</p> <p>YOUR SOCIAL SECURITY NUMBER IS REQUIRED IN ORDER TO OBTAIN YOUR PERSONAL CREDIT INFORMATION.</p>	
PLEASE MAKE CERTAIN THE INFORMATION YOU HAVE ENTERED IS ACCURATE. WHEN YOU	

FIG. 2d

CAPTURE APPLICATION INFORMATION: PROPERTY (PURCHASE)

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: I OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) | MORE

STEP 2

**YOU'VE FOUND A HOME AND ARE READY TO BUY
STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO PURCHASE**

HOME DETAILS

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

I WILL USE THE HOME AS PRIMARY RESIDENCE

HOME TYPE SINGLE FAMILY DETACHED

UNIT TYPE N / A IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.

ADDRESS LINE 1

ADDRESS LINE 2 OPTIONAL

CITY

STATE SELECT STATE

ZIP CODE

PURCHASE PRICE \$

APPROXIMATE CLOSING DATE (MM / DD / YYYY)

THIS DATE IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT. WE NEED THE DATE TO CALCULATE CLOSING COSTS.

GO BACK **SAVE AND CONTINUE LATER** **PROCEED TO STEP 3**

FIG. 2e

CAPTURE APPLICATION INFORMATION: PROPERTY (REFINANCE TRANSACTION)

FILE EDIT VIEW GO COMMUNICATOR HELP

BACK FORWARD REFRESH HOME SEARCH FAVORITES PRINT SECURITY STOP

ADDRESS

STEP 2

GET A HOME LOAN YOU'RE READY TO REFINANCE.
STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO REFINANCE

HOME DETAILS

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.
I WILL USE THE HOME AS PRIMARY RESIDENCE ▶

HOME TYPE SINGLE FAMILY DETACHED ▶

UNIT TYPE N/A IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.

ADDRESS LINE 1

ADDRESS LINE 2 OPTIONAL

CITY

STATE MAINE ▶

ZIP CODE 11111

AMOUNT REFINANCING \$10,000.00

PROPERTY APPRAISED VALUE \$11,111.00

**APPROXIMATE CLOSING DATE 04 / 30 / 2000
 $(MM / DD / YYYY)$**

**THIS DATE IS SPECIFIED IN YOUR PURCHASE
 AND SALES CONTRACT. WE NEED THE DATE
 TO CALCULATE CLOSING COSTS.**

◀ GO BACK (SAVE AND CONTINUE LATER) PROCEED TO STEP 3 ▶

FIG. 2f

CAPTURE APPLICATION INFORMATION: EMPLOYMENT AND INCOME																			
<input type="button" value="FILE"/> <input type="button" value="EDIT"/> <input type="button" value="VIEW"/> <input type="button" value="GO"/> <input type="button" value="COMMUNICATOR"/> <input type="button" value="HELP"/>	<input type="button" value="FIX"/>																		
<p>YOU'VE FOUND A HOME AND ARE <u>READY TO BUY</u></p> <p><input type="checkbox"/> STEP 3 OF 5: ABOUT YOUR EMPLOYMENT AND INCOME</p> <p><u>SELF EMPLOYMENT</u></p> <p>ARE YOU SELF-EMPLOYED? <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES</p> <p>INCOME FOR A</p> <p>PLEASE PROVIDE THE FOLLOWING INFORMATION. WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU CAN AFFORD YOUR MONTHLY HOME LOAN PAYMENTS.</p> <p>GROSS SALARY \$ <input type="text"/></p> <p>ANNUAL</p>																			
<p>OTHER SOURCES OF INCOME THAT WILL BE USED TOWARDS PURCHASE OF HOME</p> <p>PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.</p> <table> <tbody> <tr> <td>BONUSES \$ <input type="text"/></td> <td>AVG. ANNUAL OVER PAST 2 YEARS</td> </tr> <tr> <td>COMMISSIONS \$ <input type="text"/></td> <td>AVG. ANNUAL OVER PAST 2 YEARS</td> </tr> <tr> <td>OVERTIME \$ <input type="text"/></td> <td>AVG. ANNUAL OVER PAST 2 YEARS</td> </tr> <tr> <td>PENSION / RETIREMENT \$ <input type="text"/></td> <td>MONTHLY</td> </tr> <tr> <td>SOCIAL SECURITY / DISABILITY \$ <input type="text"/></td> <td>MONTHLY</td> </tr> <tr> <td>DIVIDENDS AND INTEREST \$ <input type="text"/></td> <td>MONTHLY</td> </tr> <tr> <td>RENTAL INCOME \$ <input type="text"/></td> <td>MONTHLY</td> </tr> <tr> <td>ALIMONY / CHILD SUPPORT \$ <input type="text"/></td> <td>LEAVE BLANK IF YOU DON'T WANT IT CONSIDERED FOR YOUR HOME LOAN</td> </tr> <tr> <td>OTHER INCOME \$ <input type="text"/></td> <td>MONTHLY</td> </tr> </tbody> </table> <p><input type="checkbox"/> GO BACK TO STEP 2 <input checked="" type="checkbox"/> (SAVE AND CONTINUE LATER) <input type="checkbox"/> PROCEED TO STEP 4 <input type="checkbox"/></p>		BONUSES \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS	COMMISSIONS \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS	OVERTIME \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS	PENSION / RETIREMENT \$ <input type="text"/>	MONTHLY	SOCIAL SECURITY / DISABILITY \$ <input type="text"/>	MONTHLY	DIVIDENDS AND INTEREST \$ <input type="text"/>	MONTHLY	RENTAL INCOME \$ <input type="text"/>	MONTHLY	ALIMONY / CHILD SUPPORT \$ <input type="text"/>	LEAVE BLANK IF YOU DON'T WANT IT CONSIDERED FOR YOUR HOME LOAN	OTHER INCOME \$ <input type="text"/>	MONTHLY
BONUSES \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS																		
COMMISSIONS \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS																		
OVERTIME \$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS																		
PENSION / RETIREMENT \$ <input type="text"/>	MONTHLY																		
SOCIAL SECURITY / DISABILITY \$ <input type="text"/>	MONTHLY																		
DIVIDENDS AND INTEREST \$ <input type="text"/>	MONTHLY																		
RENTAL INCOME \$ <input type="text"/>	MONTHLY																		
ALIMONY / CHILD SUPPORT \$ <input type="text"/>	LEAVE BLANK IF YOU DON'T WANT IT CONSIDERED FOR YOUR HOME LOAN																		
OTHER INCOME \$ <input type="text"/>	MONTHLY																		

CAPTURE APPLICATION INFORMATION: ASSETS

FILE	EDIT	VIEW	GO	COMMUNICATOR	HELP
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY <input type="checkbox"/> STEP 4 OF 5: ABOUT YOUR ASSETS</p> <p><u>CURRENT CASH VALUE OF ASSETS</u> PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK. WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU HAVE ENOUGH CASH FOR YOUR DOWN PAYMENT AND <u>CLOSING COSTS</u>.</p>					
<p><u>SAVINGS</u> \$ <input type="text"/></p> <p><u>CHECKING</u> \$ <input type="text"/></p> <p><u>GIFT MONEY</u> \$ <input type="text"/></p> <p><u>CASH VALUE OF STOCKS, MUTUAL FUNDS, CDS</u> \$ <input type="text"/></p> <p><u>CASH VALUE OF 401 (K), IRA</u> \$ <input type="text"/></p> <p><u>KEOGH</u> \$ <input type="text"/></p> <p><u>CASH FROM SALE OF PROPERTY</u> \$ <input type="text"/> LEAVE BLANK IF YOU ARE NOT USING CASH FROM SALE OF HOME.</p> <p><u>OTHER</u> \$ <input type="text"/></p> <p><u>SALES CONTRACT DEPOSIT</u> \$ <input type="text"/> THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH YOUR PURCHASE AND SALES CONTRACT ON THE HOME.</p>					
<p>WHAT PROPERTIES DO YOU OWN NOW? IF NONE, CLICK "LET'S CONTINUE" PLEASE INDICATE PROPERTIES THAT YOU CURRENTLY OWN. CHECK ALL THAT APPLY. WE WILL VERIFY THESE PROPERTIES ON YOUR CREDIT REPORT.</p> <p><input type="checkbox"/> CURRENT RESIDENCE <input type="checkbox"/> RENTAL PROPERTY <input type="checkbox"/> VACATION HOME <input type="checkbox"/> OTHER</p>					
<p><input type="checkbox"/> GO BACK TO STEP 3 (<u>SAVE AND CONTINUE LATER</u>) <input type="checkbox"/> LET'S CONTINUE <input type="checkbox"/></p>					

FIG. 2h

CAPTURE APPLICATION INFORMATION: CURRENT HOME LOANS

FILE EDIT VIEW GO COMMUNICATOR HELP

FIX ◀ ▶

 30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE

STEP 4 OF 5 (CONT): CURRENT HOME LOANS

YOU'VE FOUND A HOME AND ARE READY TO BUY HOME LOANS

STEP 4

STEP 4

PLEASE VERIFY THE INFORMATION BELOW OBTAINED FROM YOUR CREDIT REPORT.

DATE OF HOME LOAN	MONTHLY PAYMENT	CURRENT BALANCE	USE OF PROPERTY <u>CURRENT RESIDENCE</u> ▶
03 / 15 / 1992	\$1,075.00	\$9,232.00	<input type="checkbox"/> RENTAL PROPERTY ▶

WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? YES NO

03 / 15 / 1992 \$398.00 \$5,342.00

WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? YES NO

GO BACK **◀** **SAVE AND CONTINUE LATER** **▶** **PROCEED TO STEP 5** ▶

FIG. 2*i*

CAPTURE APPLICATION INFORMATION: HOME LOAN (PURCHASE)

FILE	EDIT	VIEW	GO	COMMUNICATOR	HELP	STEP 5	STEP 6
 <p>YOU'VE FOUND A HOME AND ARE <u>READY TO BUY</u> <input checked="" type="checkbox"/> STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE</p>							
<p>HOME LOAN DETAILS</p>							
<p>LOAN TYPE <u>30 YEAR FIXED RATE</u> <input checked="" type="checkbox"/> IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTAGE, <u>PLEASE SEE THE ARM / CHARM DISCLOSURE.</u></p>							
<p>HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS</p>							
<p>WOULD YOU PREFER <input checked="" type="radio"/> LOWEST MONTHLY PAYMENT <input type="radio"/> LOWEST CASH REQUIRED AT CLOSING <input type="radio"/> COMPARE BOTH OPTIONS</p>							
<p>PURCHASE PRICE \$ 200,000.00</p>							
<p>SALES CONTRACT DEPOSIT \$ 0.00 THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH <u>YOUR PURCHASE AND SALES CONTRACT ON THE HOME.</u> <u>YOU CAN MINIMIZE YOUR INTEREST</u> <u>PUTTING 20% OR MORE DOWN.</u></p>							
<p>DOWN PAYMENT \$ <u>0.00</u> <input type="checkbox"/> OR <u>0</u> % RATE AND MONTHLY PAYMENT BY</p>							
<p>REMAINING DOWN PAYMENT \$ 0.00 TO BE PAID AT CLOSING</p>							
<p>HOME OWNERS ASSOCIATION DUES \$ <u>0</u> <input type="checkbox"/> IF APPLICABLE</p>							
<p>CLOSING COSTS PAID BY SELLER \$ <u>0</u> <input type="checkbox"/> IF APPLICABLE, THIS IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT.</p>							
<p>STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS</p>							
<p>TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY <input checked="" type="checkbox"/> YES OR NO <u>TO PARTICIPATE IN A BRIEF HOUSING SURVEY, JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICPATE.</u></p>							
<p><input checked="" type="checkbox"/> GO BACK TO STEP 4 <input checked="" type="checkbox"/> (SAVE AND CONTINUE LATER) <input checked="" type="checkbox"/> LET'S CONTINUE <input checked="" type="checkbox"/></p>							

FIG. 2j

FILE		EDIT		VIEW		GO		FAVORITES		HELP	
BACK		FORWARD		HOME		REORD		SEARCH		NETSCAPE	
BOOKMARKS		LOCATION		PRINT		SECURITY		STOP			
<p>30 YR. FIXED: YOURS 7.20 (APR. 7.21) THEIRS 7.25 (APR. 7.26) MORE</p> <p>STEP 5</p> <p>GET A HOME <u>LOAN</u> YOU'RE READY TO REFINANCE. □ STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE</p> <p>HOME LOAN DETAILS</p> <p>LOAN TYPE 30 YEAR FIXED RATE □ IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTGAGE, PLEASE SEE THE ARM /CHARM DISCLOSURE.</p> <p>HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS</p> <p>WOULD YOU PREFER <input checked="" type="radio"/> LOWEST MONTHLY PAYMENT A LOAN THAT GIVES <input type="radio"/> LOWEST CASH REQUIRED AT CLOSING YOU THE <input type="radio"/> COMPARE BOTH OPTIONS</p> <p>AMOUNT <u>REFINANCING \$10,000.00</u></p> <p><u>HOME OWNERS ASSOCIATION DUES \$</u> <input type="text"/> IF APPLICABLE</p> <p>STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS</p> <p>TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY TO PARTICIPATE IN A BRIEF HOUSING SURVEY, JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICIPATE.</p> <p><input checked="" type="radio"/> YES <input type="radio"/> NO</p> <p>GO BACK TO STEP 4 SAVE AND CONTINUE LATER LET'S CONTINUE</p>											

FIG. 2K

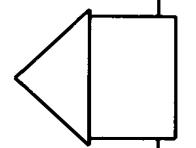
FILE EDIT VIEW GO COMMUNICATOR HELP		30 YR. FIXED: 1 OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) [MORE]		[QUIT]	
		<p>YOU'VE FOUND A HOME AND ARE <u>READY TO BUY</u></p> <p><input type="checkbox"/> STEP 4 OF 5 (CONT.): REVIEW YOUR PERSONAL INFORMATION</p>		<p>STEP [5]</p>	
<p>PERSONAL INFORMATION SUMMARY</p> <p>a a</p> <p>1 a, MAINE 11111 PHONE: 123 123-1234 LAST 4 DIGITS OF SOCIAL SECURITY NUMBER: 1111</p> <p>HOME DETAILS</p> <p>SINGLE FAMILY DETACHED N / A</p> <p>a a, MAINE 11111 CLOSING DATE: 04 / 30 / 2000</p> <p>INCOME SUMMARY</p> <p>SUMMARY MONTHLY INCOME: CURRENT CASH VALUE OF ASSETS: CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING: OTHER OUTSTANDING HOME LOAN BALANCES: HOME LOAN SUMMARY PURCHASE PRICE: LOAN TYPE:</p> <p>\$3,212.56 \$1,234.56 \$1,234.56 \$0.00</p> <p>\$200,000.00 30 YEAR FIXED RATE</p>					

FIG. 2 |

FILE EDIT VIEW <u>GO</u> COMMUNICATOR HELP	
CLOSING DATE: 04 /30 /2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	
CURRENT CASH VALUE OF ASSETS:	
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	
OTHER OUTSTANDING HOME LOAN BALANCES:	
HOME LOAN SUMMARY	
PURCHASE PRICE:	
LOAN TYPE:	
SALES CONTRACT DEPOSIT:	
DOWN PAYMENT:	
REMAINING DOWN PAYMENT:	
HOME OWNER ASSOCIATION DUES:	
CLOSING COSTS PAID BY SELLER:	
<input type="checkbox"/> GO BACK <input type="checkbox"/> <u>SAVE AND CONTINUE LATER</u> <input type="checkbox"/> LET'S CONTINUE <input type="checkbox"/>	

FIG. 2m

FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 /30 /2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
<input type="checkbox"/> GO BACK <input checked="" type="checkbox"/> SAVE AND CONTINUE LATER <input type="checkbox"/> LETS CONTINUE ▶	

FIG. 2n

FILE EDIT VIEW <u>GO</u> COMMUNICATOR HELP	
CLOSING DATE: 04 /30 /2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	
CURRENT CASH VALUE OF ASSETS:	
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	
OTHER OUTSTANDING HOME LOAN BALANCES:	
HOME LOAN SUMMARY	
PURCHASE PRICE:	
LOAN TYPE:	
SALES CONTRACT DEPOSIT:	
DOWN PAYMENT:	
REMAINING DOWN PAYMENT:	
HOME OWNER ASSOCIATION DUES:	
CLOSING COSTS PAID BY SELLER:	
<input type="checkbox"/> GO BACK <input type="checkbox"/> <u>SAVE AND CONTINUE LATER</u> <input type="checkbox"/> LET'S CONTINUE <input type="checkbox"/>	

FIG. 20

FILE EDIT VIEW GO COMMUNICATOR HELP	
<input checked="" type="checkbox"/> YOU HAVE BEEN APPROVED FOR A 30 YEAR FIXED RATE HOME LOAN YOUR APPROVAL # IS 234234234 YOUR HOME LOAN QUALIFIES FOR RAPID PROCESSING AND COST SAVINGS	
HERE IS YOU LOWEST MONTHLY PAYMENT OPTION: \$1,411.46	
BASE INTEREST RATE	7.375%
DOWN PAYMENT ADJUSTMENT	.220%
TOTAL INTEREST RATE	7.595%
PRINCIPAL AND INTEREST	\$1,242.09
PROPERTY TAX AND HOMEOWNERS INSURANCE	\$169.38
TOTAL MONTHLY PAYMENT	\$1,411.46
NOTE: BECAUSE LOAN RATES CHANGE FREQUENTLY, THESE RATES ARE NOT GUARANTEED UNTIL YOU LOCK YOUR RATE. HOWEVER, IF YOU WOULD LIKE TO RESERVE YOUR RATE FOR 24 HOURS SAVE NOW.	
HOME LOAN DETAILS	
TOTAL COSTS PURCHASE PRICE \$200,000.00 <u>ESTIMATED CLOSING COSTS</u> \$7,000.00 <u>POINTS(2.0 PTS.)</u> \$4,000.00 <u>TOTAL</u> \$211,000.00	
SUBTRACT <u>LOAN AMOUNT</u> \$200,000.00 <u>APPLICATION FEE</u> \$350.00 <u>SALES CONTRACT DEPOSIT</u> \$0.00 <u>CLOSING COSTS PAID BY SELLER</u> \$0.00 <u>CASH DUE AT CLOSING ON 04 / 30 / 2000</u> \$200,350.00 <u>CASH DUE AT CLOSING ON 04 / 30 / 2000</u> \$10,650.00	
*YOUR APPROVAL IS SUBJECT TO THE ACCURACY OF THE DATA THAT YOU HAVE PROVIDED AND IS CONTINGENT UPON YOUR COMPLETING THE NEXT STEPS SHOWN ON MY PAGES.	
<input type="button" value="SAVE AND SHOW ME OTHER LOAN OPTIONS"/> <input type="button" value="YES, I WANT THIS LOAN"/>	

FIG. 2p

FILE EDIT VIEW GO COMMUNICATOR HELP						
YOU'VE FOUND A HOME AND ARE READY TO BUY						
<p><input checked="" type="checkbox"/> APPROVED* HOME LOANS FOR \$200,000.00 LOAN AMOUNT</p> <p>YOU HAVE BEEN APPROVED FOR THE FOLLOWING LOANS. IF YOU SEE THE LOAN YOU WANT, YOU MAY SELECT THE LOAN AND CONTINUE. IF YOU WOULD LIKE TO SEE A PARTICULAR LOAN IN MORE DETAIL, SELECT SHOW DETAILS. YOU MAY COMPARE ANY TWO LOANS SIDE-BY-SIDE BY CHECKING THE BOXES NEXT TO THE DESIRED LOANS AND SELECTING THE COMPARE BUTTON.</p>						
<u>30 YEAR FIXED RATE</u>		INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.845%	\$1,445.98	\$0.00 0 PTS	7.955%	<input type="checkbox"/> COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.720%	\$1,428.68	\$2,000.00 1 PTS	7.828%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.595%	\$1,411.46	\$4,000.00 2 PTS	7.701%	<input type="checkbox"/>
<u>20 YEAR FIXED RATE</u>		INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.570%	\$1,619.76	\$0.00 0 PTS	7.676%	<input type="checkbox"/> COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.445%	\$1,604.47	\$2,000.00 1 PTS	7.549%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.320%	\$1,589.25	\$4,000.00 2 PTS	7.422%	<input type="checkbox"/>
<u>15 YEAR FIXED RATE</u>		INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.345%	\$1,836.45	\$0.00 0 PTS	7.448%	<input type="checkbox"/> COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.220%	\$1,822.35	\$2,000.00 1 PTS	7.321%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>		7.095%	\$1,808.30	\$4,000.00 2 PTS	7.194%	<input type="checkbox"/>
<u>10 YEAR ADJUSTABLE RATE</u>		INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO

FIG. 2q

CAPTURE PRODUCT SELECTION

FILE	EDIT	VIEW	GO	COMMUNICATOR	HELP	FIX
▶ YOU'VE FOUND A HOME AND ARE READY TO BUY ■ COMPARE SELECTED LOANS						◀
TO SEE A SIDE BY COMPARISON OF OTHER LOANS YOU ARE APPROVED FOR, SELECT THE LOAN TYPE, PAYMENT PREFERENCE, AND POINTS YOU PREFER.						
SUMMARY		LOAN OPTION 1		LOAN OPTION 2		
LOAN TYPE	3 YEAR ADJUSTABLE RATE	(0 PTS)	\$0.00	7 YEAR BALLOON	(1 PTS)	\$2,000.00
POINTS						
INTEREST RATE	6.715%			7.465%		
TOTAL MONTHLY PAYMENT						\$1,393.64
HOME LOAN DETAILS						
TOTAL COSTS						\$200,000.00
PURCHASE PRICE	\$200,000.00					\$7,000.00
ESTIMATED CLOSING COSTS	\$7,000.00					(1 PTS)
POINTS	(0 PTS)	\$0.00				\$2,000.00
TOTAL						\$209,000.00
SUBTRACT						
LOAN AMOUNT	\$200,000.00					\$200,000.00
APPLICATION FEE	\$350.00					\$350.00
SALES CONTRACT DEPOSIT	\$0.00					\$0.00
CASH PAID BY SELLER	\$0.00					\$0.00
TOTAL						\$200,350.00
CASH DUE AT CLOSING ON 04 / 30 / 2000						\$6,650.00
I WANT LOAN OPTION 1.						I WANT LOAN OPTION 2

FIG. 2r

CAPTURE PRODUCT SELECTION

FILE EDIT VIEW GO COMMUNICATOR HELP

YOU'VE FOUND A HOME AND ARE READY TO BUY

- YOU HAVE CHOSEN A 7 YEAR BALLOON HOME LOAN
- WITH AN INTEREST RATE OF 7.465%

LOAN SUMMARY

INTEREST RATE: 7.465%

COSTS

PURCHASE PRICE	\$200,000.00
ESTIMATED CLOSING COSTS	%7,000.00
POINTS	(1.0 PTS.) \$2,000.00
	209,000.00

LOAN SUMMARY

TOTAL MONTHLY PAYMENT \$1,393.64

COSTS

	SUBTRACT	LOAN AMOUNT	\$200,000.00
PURCHASE PRICE		APPLICATION FEE	\$350.00
ESTIMATED CLOSING COSTS		SALES CONTRACT DEPOSIT	\$0.00
POINTS		CLOSING COSTS PAID BY SELLER	\$0.00

CASH DUE AT CLOSING ON 04 / 30 / 2000
\$8,650.00 [ESTIMATE OF CLOSING COSTS]

WANT TO SLEEP ON IT?

NOT TO WORRY! IF YOU WANT TO THINK THIS OVER OR DISCUSS IT WITH SOMEONE BEFORE YOU MAKE A COMMITMENT, WE'LL RESERVE YOUR RATE FOR 24 HOURS. JUST CLICK THE "SAVE AND CONTINUE LATER" BUTTON BELOW, OR YOU CAN PROCEED WITH YOUR APPLICATION BY FILLING IN THE INFORMATION BELOW AND CLICKING "SUBMIT".

APPLICATION FEE

IN ORDER TO COMPLETE YOUR HOME LOAN APPLICATION, A NONREFUNDABLE APPLICATION FEE OF \$350 MUST BE PAID VIA CREDIT CARD. THIS AMOUNT WILL COVER COSTS ASSOCIATED WITH PROCESSING YOUR LOAN. THE \$350 APPLICATION FEE WILL BE CREDITED TO THE AMOUNT OF CASH YOU ARE REQUIRED TO BRING TO CLOSING.

FULL NAME

NAME AS IT APPEARS ON CREDIT CARD

CREDIT CARD

VISA

CARD NUMBER

EXPIRATION DATE

(MM,YY)

SAVE AND CONTINUE LATER

SUBMIT THIS APPLICATION

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FIG. 2s

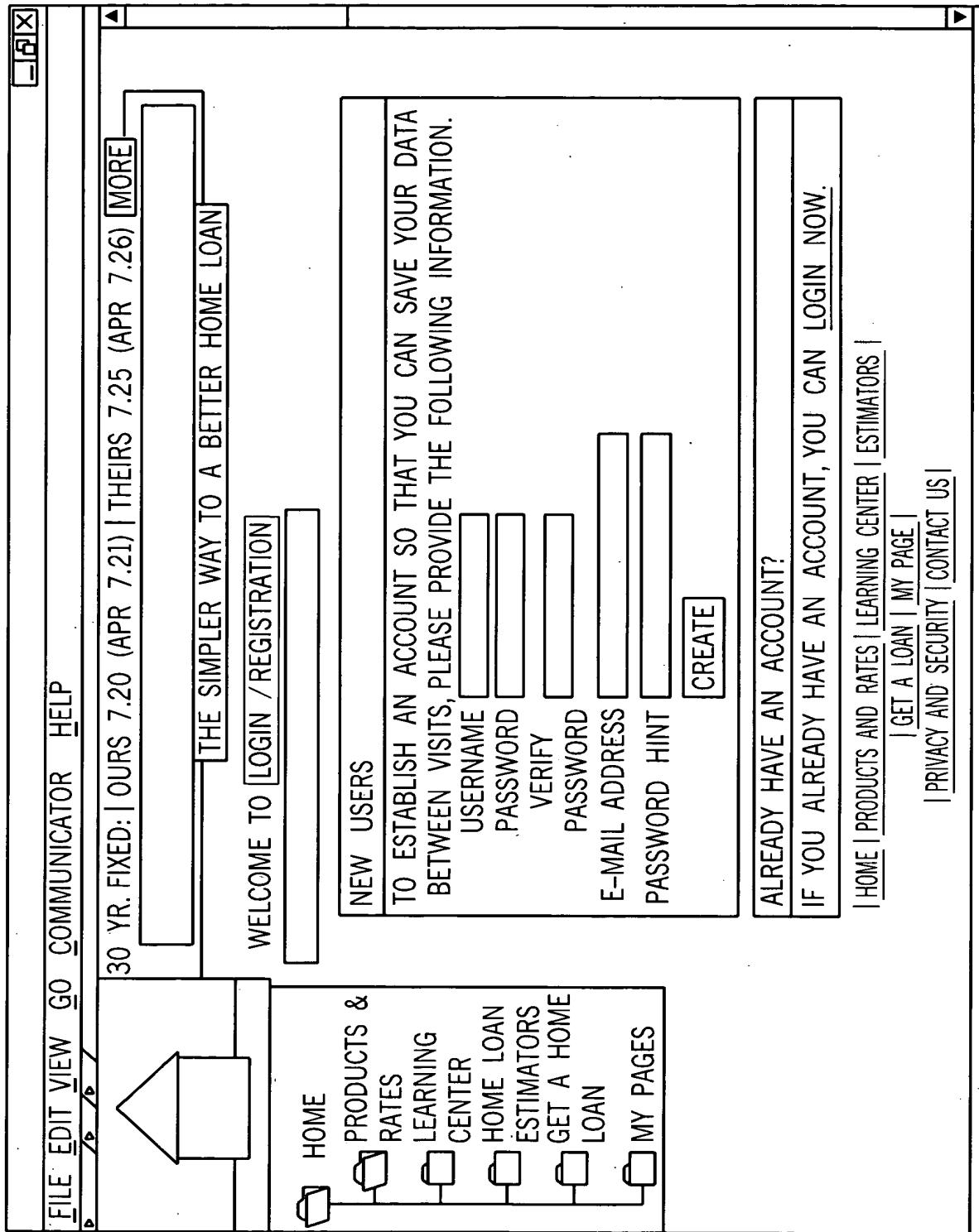


FIG. 2t

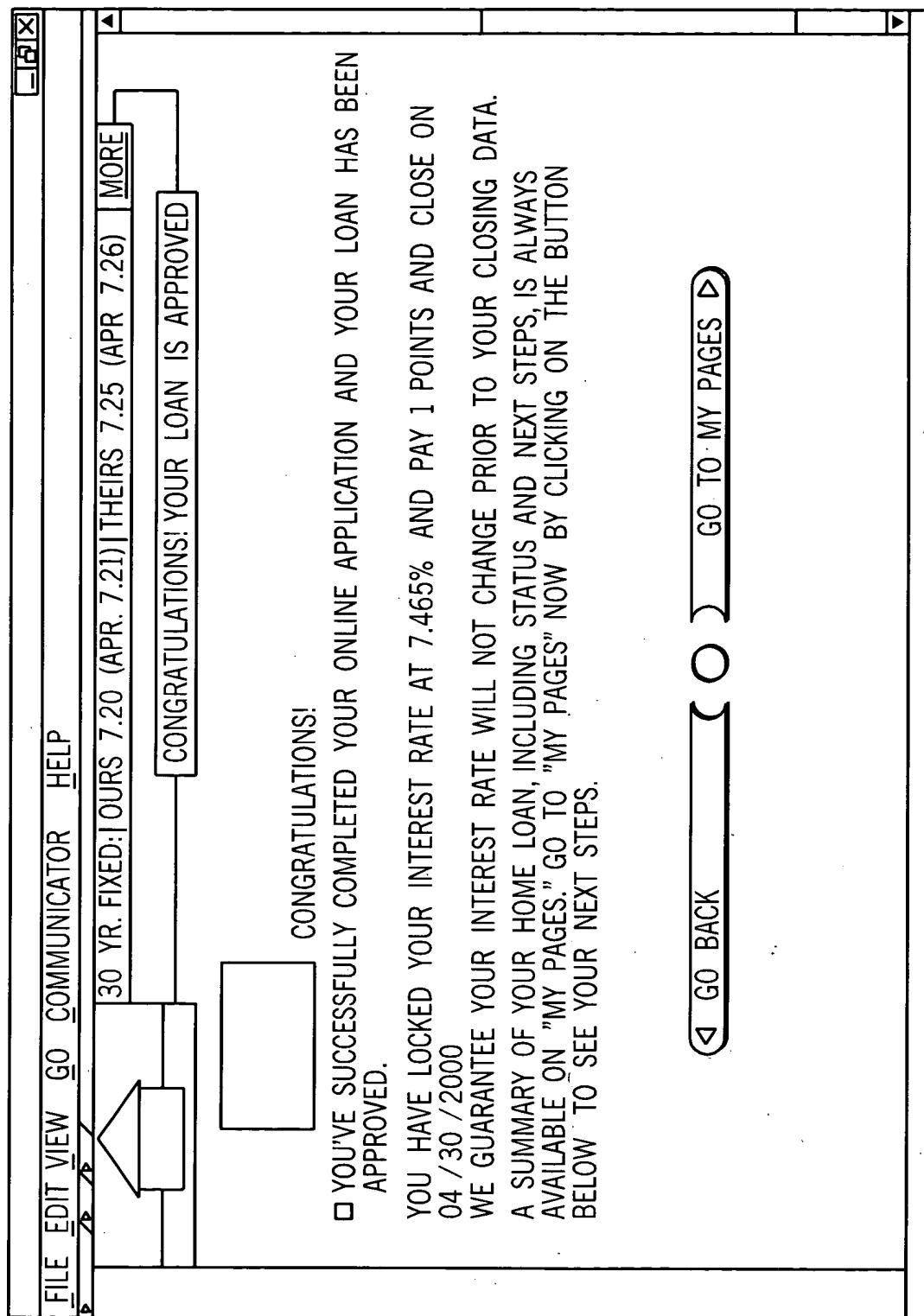


FIG. 2u

FIG. 3

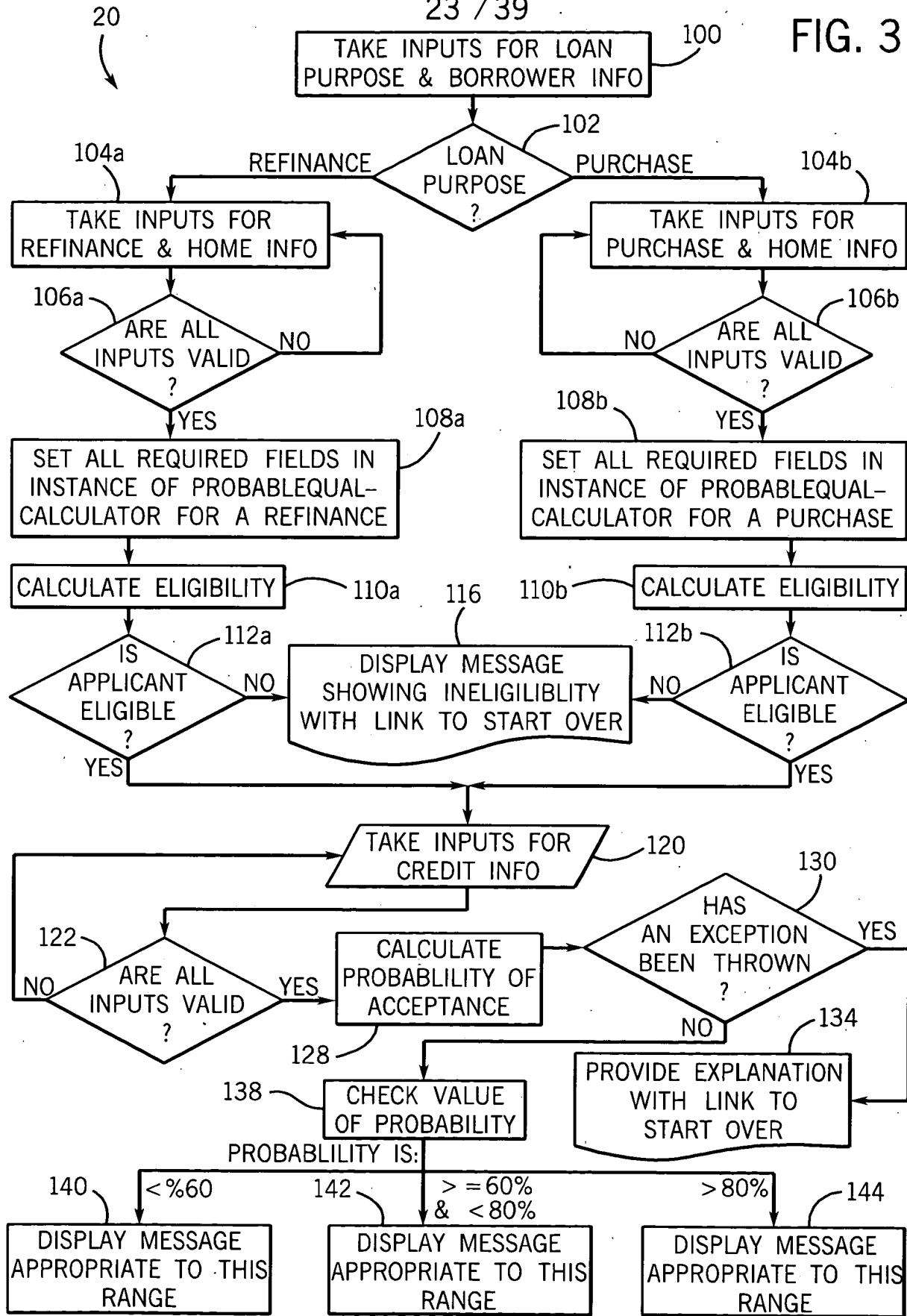


FIG. 4

PROBABLE QUAL STEP 1 OF 3

FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR

STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL

ABOUT YOURSELF AND ANY CO-BORROWERS

YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS FOR YOURSELF AND ANY CO-BORROWERS

PURCHASE ▶

TYPE OF HOME LOAN

HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?

ONE OR TWO

ANNUAL INCOME

\$ 55,000

YES NO

ARE ANY OF THE BORROWERS SELF-EMPLOYED?

TOTAL MONTHLY DEBT PAYMENTS

\$ 985

NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT

CURRENT CASH VALUE OF ASSETS

\$ 22,500

PROCEED TO STEP 2 ▶

GO BACK

FIG. 5

PROBABLE QUAL STEP 2 OF 3

FILE EDIT VIEW GO COMMUNICATOR HELP

◀ ▶

PROBABLE QUALIFICATION CALCULATOR

□ STEP 2 OF 3: ABOUT THE HOME

IS THE PROPERTY A CONDOMINIUM? YES NO

I WILL USE THE HOME AS PRIMARY RESIDENCE ▶

LOAN TYPE 30 YEAR FIXED RATE ▶

PURCHASE PRICE \$ 168,500

FUNDS FOR DOWNPAYMENT AND CLOSING \$ 19,000

▶ GO BACK TO STEP 1 (▶ PROCEED TO STEP 3 ▶)

FIG. 6

PROBABLE QUAL STEP 1 OF 3

FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR

STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL

ABOUT YOURSELF AND ANY CO-BORROWERS

YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS
FOR YOURSELF AND ANY CO-BORROWERS

REFINANCE

TYPE OF HOME LOAN

HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?

ONE OR TWO

ANNUAL INCOME \$ 55,000

YES NO

ARE ANY OF THE BORROWERS SELF-EMPLOYED?

TOTAL MONTHLY DEBT PAYMENTS \$ 985

NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT.

CURRENT CASH VALUE OF ASSETS \$ 22,500

GO BACK PROCEED TO STEP 2

FIG. 7

<p>PROBABLE QUAL STEP 2 OF 3</p> <p>FILE EDIT VIEW GO COMMUNICATOR HELP</p> <p>◀ ▶ ↻ ↻ ↻</p>	<p>PROBABLE QUALIFICATION CALCULATOR</p> <p>□ STEP 2 OF 3: ABOUT THE HOME</p> <p>IS THE PROPERTY A CONDOMINIUM? <input type="radio"/> YES <input checked="" type="radio"/> NO</p> <p>I WILL USE THE HOME AS <input type="radio"/> PRIMARY RESIDENCE <input checked="" type="radio"/> SECOND RESIDENCE</p> <p>LOAN TYPE <input type="radio"/> 30 YEAR FIXED RATE <input checked="" type="radio"/> 15 YEAR FIXED RATE</p> <p>WHAT IS YOUR CURRENT MORTGAGE BALANCE? \$ <input type="text" value="110,000"/></p> <p>WHAT IS THE CURRENT VALUE OF THE PROPERTY? \$ <input type="text" value="168,500"/></p> <p>WHAT IS THE LOAN AMOUNT? \$ <input type="text" value="118,000"/></p> <p>INTEREST RATE <input type="text" value="8%"/></p> <p>◀ GO BACK TO STEP 1 (<input type="radio"/> PROCEED TO STEP 3 ▷</p>
--	---

FIG. 8

PROBABLE QUAL STEP 2 OF 3	
<u>FILE</u>	<u>EDIT</u>
<u>VIEW</u>	<u>GO</u>
<u>COMMUNICATOR</u>	<u>HELP</u>
<u>◀</u>	
PROBABLE QUALIFICATION CALCULATOR	
PLEASE CALL TO SPEAK WITH ONE OF OUR LOAN CONSULTANTS TO HELP YOU SELECT THE PRODUCT THAT IS RIGHT FOR YOU. OR IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.	
<u>◀ TRY AGAIN</u>	

FIG. 9

PROBABLE QUAL STEP 2 OF 3	
<u>FILE</u>	<u>EDIT</u>
<u>VIEW</u>	<u>GO</u>
<u>COMMUNICATOR</u>	<u>HELP</u>
<u>◀</u>	
PROBABLE QUALIFICATION CALCULATOR	
THE CURRENT CASH VALUE OF ASSETS MUST BE GREATER THAN OR EQUAL TO THE FUNDS FOR DOWN PAYMENT AND CLOSING COSTS. PLEASE CHECK THESE TWO AMOUNTS. IF YOU WOULD LIKE FURTHER INFORMATION, CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.	
<u>◀ GO BACK</u>	

FIG. 10

PROBABLE QUAL STEP 3 OF 3	
FILE	EDIT
<input type="button" value="GO"/>	<input type="button" value="COMMUNICATOR"/>
<input type="button" value="HELP"/>	
<input type="checkbox"/> PROBABLE QUALIFICATION CALCULATOR <input type="checkbox"/> STEP 3 OF 3: ABOUT YOUR USE OF PERSONAL CREDIT	
WHAT IF I HAVE CREDIT PROBLEMS? WE HAVE SPECIAL PROGRAMS FOR PEOPLE WITH LESS-THAN-PERFECT CREDIT. WE WILL WORK WITH YOU TO COME UP WITH RIGHT HOME LOAN SOLUTION TO MEET YOUR NEEDS. WHEN ANSWERING, THINK OF YOURSELF AND ANY CO-BORROWERS. DURING THE PAST 10 YEARS HAVE YOU FILED FOR BANKRUPTCY, HAD A HOME FORECLOSED, HAD A TAX LIEN FILED AGAINST YOU, OR HAD YOUR INCOME GARNISHED BY A CREDITOR? WHEN DID YOU OPEN YOUR VERY FIRST CREDIT ACCOUNT? GREATER THAN 5 UP TO 10 YRS AGO <input checked="" type="radio"/> HOW MANY NEW CREDIT ACCOUNTS HAVE YOU OPENED IN THE PAST 2 YEARS? FEWER THAN 5 <input checked="" type="radio"/> 5 OR MORE <input type="radio"/> NEVER DELINQUENT <input type="radio"/> WHEN WAS THE LAST TIME YOU WERE MORE THAN A MONTH LATE ON A CREDIT ACCOUNT PAYMENT? HOW MANY TIMES DURING THE LAST 7 YEARS HAVE YOU BEEN MORE THAN ONE MONTH LATE ON A CREDIT ACCOUNT PAYMENT? WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF YOUR CURRENT BORROWING POWER? (I.E. SUM OF CREDIT LIMITS ON ALL CREDIT CARDS) \$ 10,001-20,000 <input checked="" type="radio"/> WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF MONEY YOU HAVE CURRENTLY BORROWED? THIS IS THE SUM OF ALL YOUR OUTSTANDING CREDIT CARD BALANCES. \$ 3,501-10,000 <input type="radio"/>	
<input style="border: 1px solid black; border-radius: 10px; padding: 5px; width: 150px; height: 30px; margin-left: 10px;" type="button" value="SEE RESULTS"/>	
<input style="border: 1px solid black; border-radius: 10px; padding: 5px; width: 150px; height: 30px; margin-left: 10px;" type="button" value="GO BACK TO STEP 2"/>	

FIG. 11

PROBABLE QUAL-RESULTS	
<u>FILE</u>	<u>EDIT</u>
<u>VIEW</u>	<u>GO</u>
<u>COMMUNICATOR</u>	<u>HELP</u>
 PROBABLE QUALIFICATION CALCULATOR	
86% OF PEOPLE WHO ANSWERED THE QUESTIONS THE WAY YOU DID WERE APPROVED FOR HOME LOANS. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.	
TO BEGIN THE ONLINE APPLICATION, CLICK THE "SAVE AND APPLY NOW" BUTTON BELOW.	
IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.	
TRY AGAIN  SAVE AND APPLY NOW 	

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FIG. 12

PROBABLE QUAL-RESULTS	
<u>FILE</u>	<u>EDIT</u>
<u>VIEW</u>	<u>GO</u>
<u>COMMUNICATOR</u>	<u>HELP</u>
<u>FAXSEND</u>	
 PROBABLE QUALIFICATION CALCULATOR	
THE MAJORITY OF PEOPLE WHO ANSWERED THE QUESTIONS THEY WAY YOU DID WERE APPROVED. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.	
WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.	
IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW	
TRY AGAIN  SAVE AND APPLY NOW 	

PROBABLE QUAL-RESULTS

<u>FILE</u>	<u>EDIT</u>	<u>VIEW</u>	<u>GO</u>	<u>COMMUNICATOR</u>	<u>HELP</u>
PROBABLE QUALIFICATION CALCULATOR WE HAVE INSUFFICIENT INFORMATION TO GIVE YOU A RESPONSE AT THIS TIME. IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOU RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW. WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS. WE WILL WORK WITH YOU TO COME UP WITH THE RIGHT HOME LOAN SOLUTION TO MEET YOU NEEDS. OR YOU CAN PROCEED DIRECTLY TO THE ONLINE APPLICATION BY CLICKING THE "SAVE AND APPLY NOW" BUTTON BELOW.					
<input style="width: 150px; height: 30px; margin-right: 20px; border: 1px solid black; border-radius: 15px; padding: 5px; font-size: 10px; font-weight: bold; text-align: center; text-decoration: none; color: black; background-color: white; outline: none;" type="button" value="TRY AGAIN"/> <input style="width: 150px; height: 30px; border: 1px solid black; border-radius: 15px; padding: 5px; font-size: 10px; font-weight: bold; text-align: center; text-decoration: none; color: black; background-color: white; outline: none;" type="button" value="SAVE AND APPLY NOW"/>					

FIG. 13

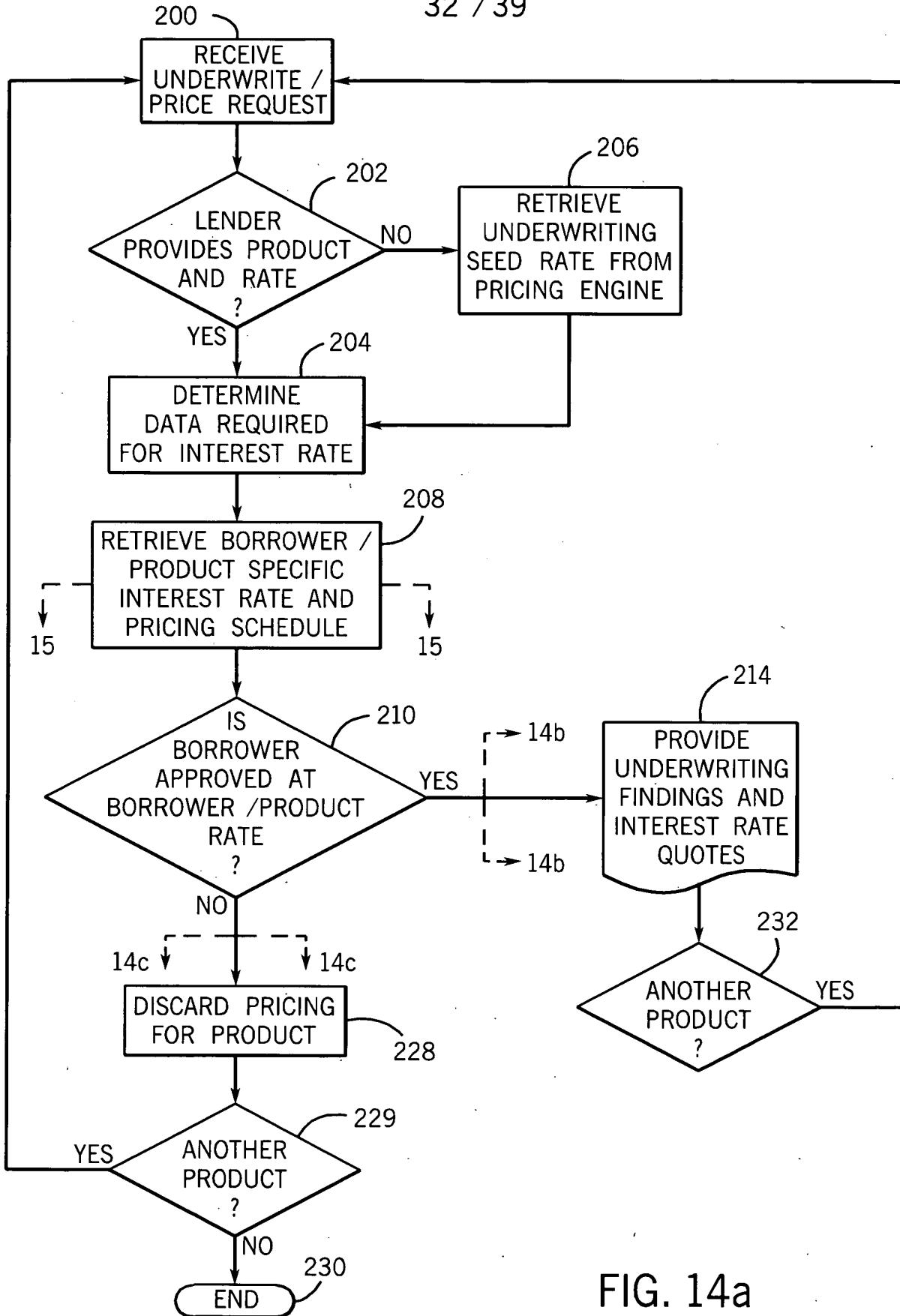


FIG. 14a

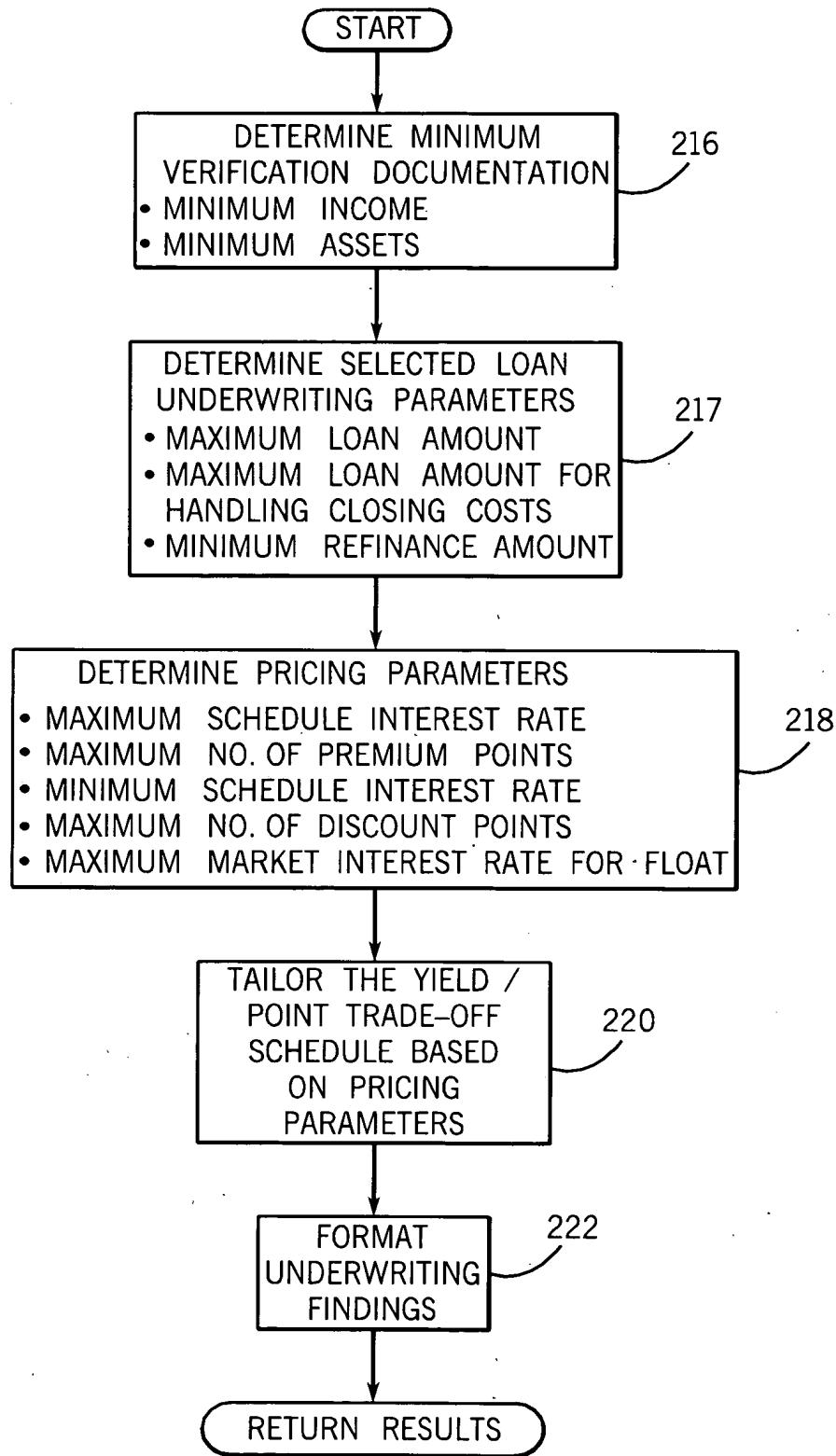


FIG. 14b

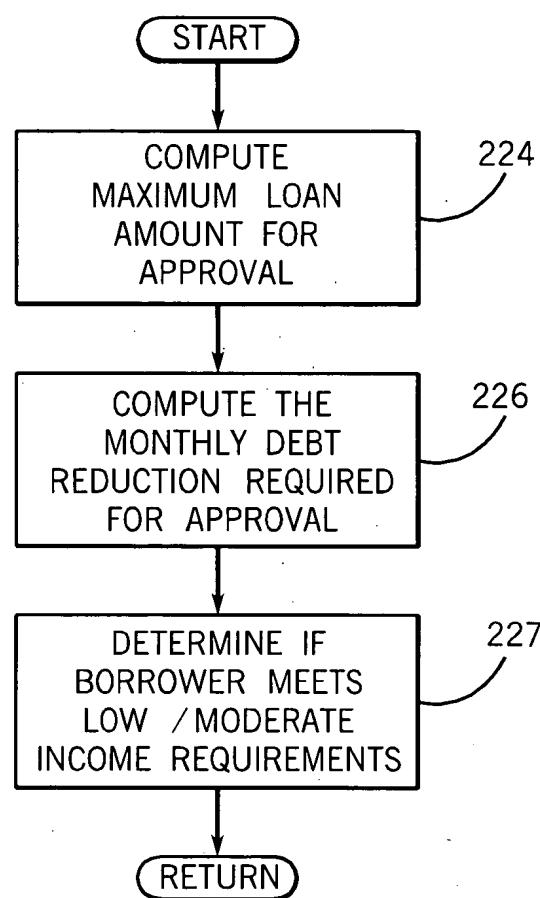


FIG. 14c

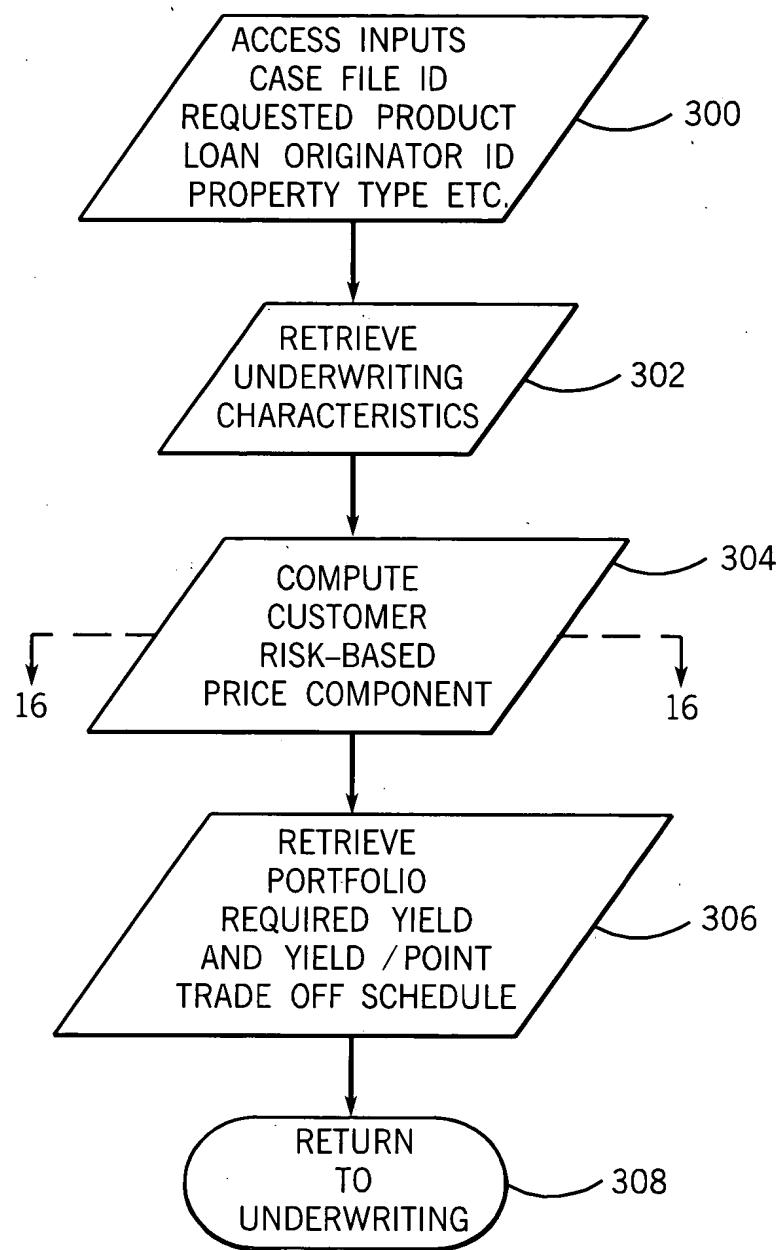


FIG. 15

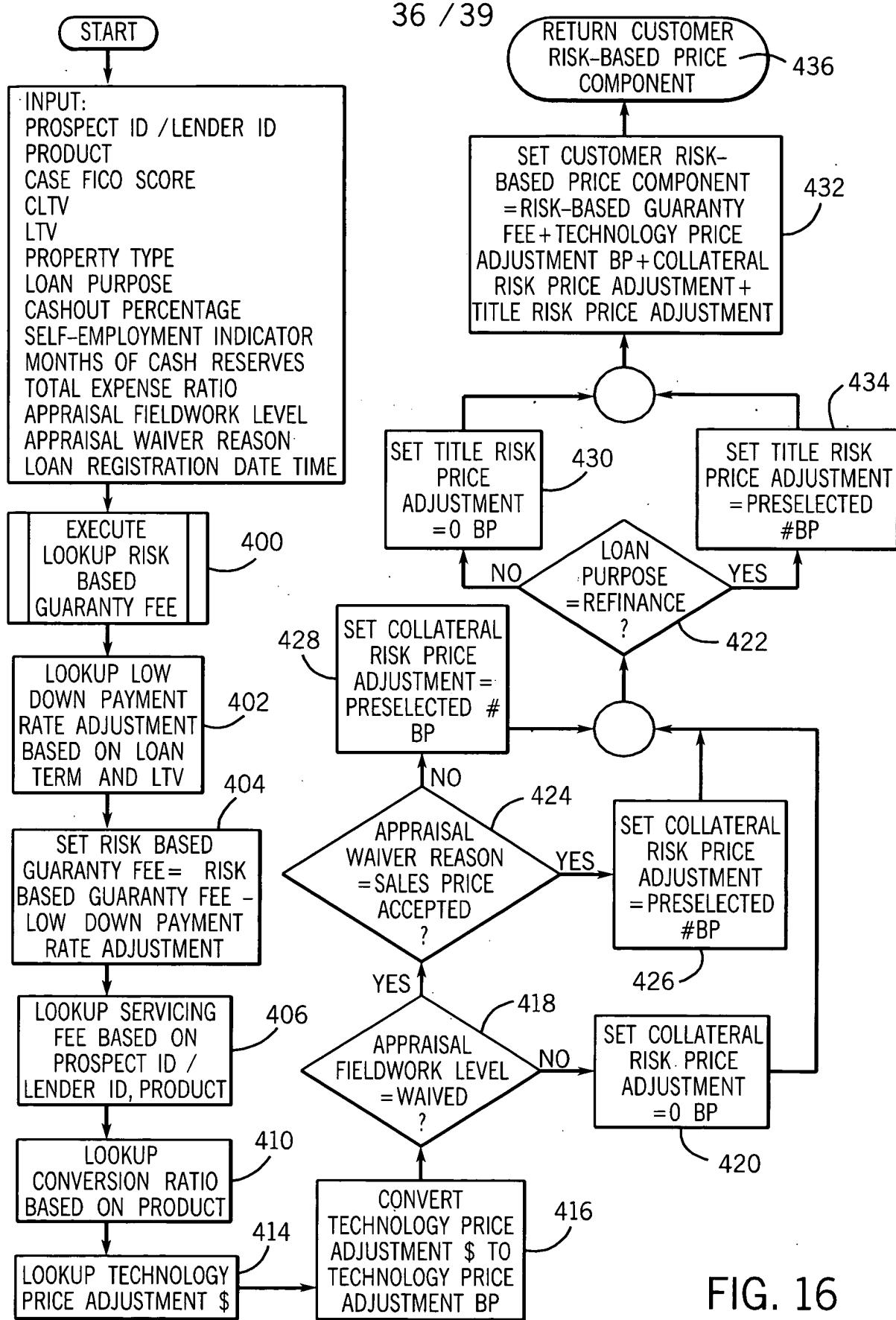
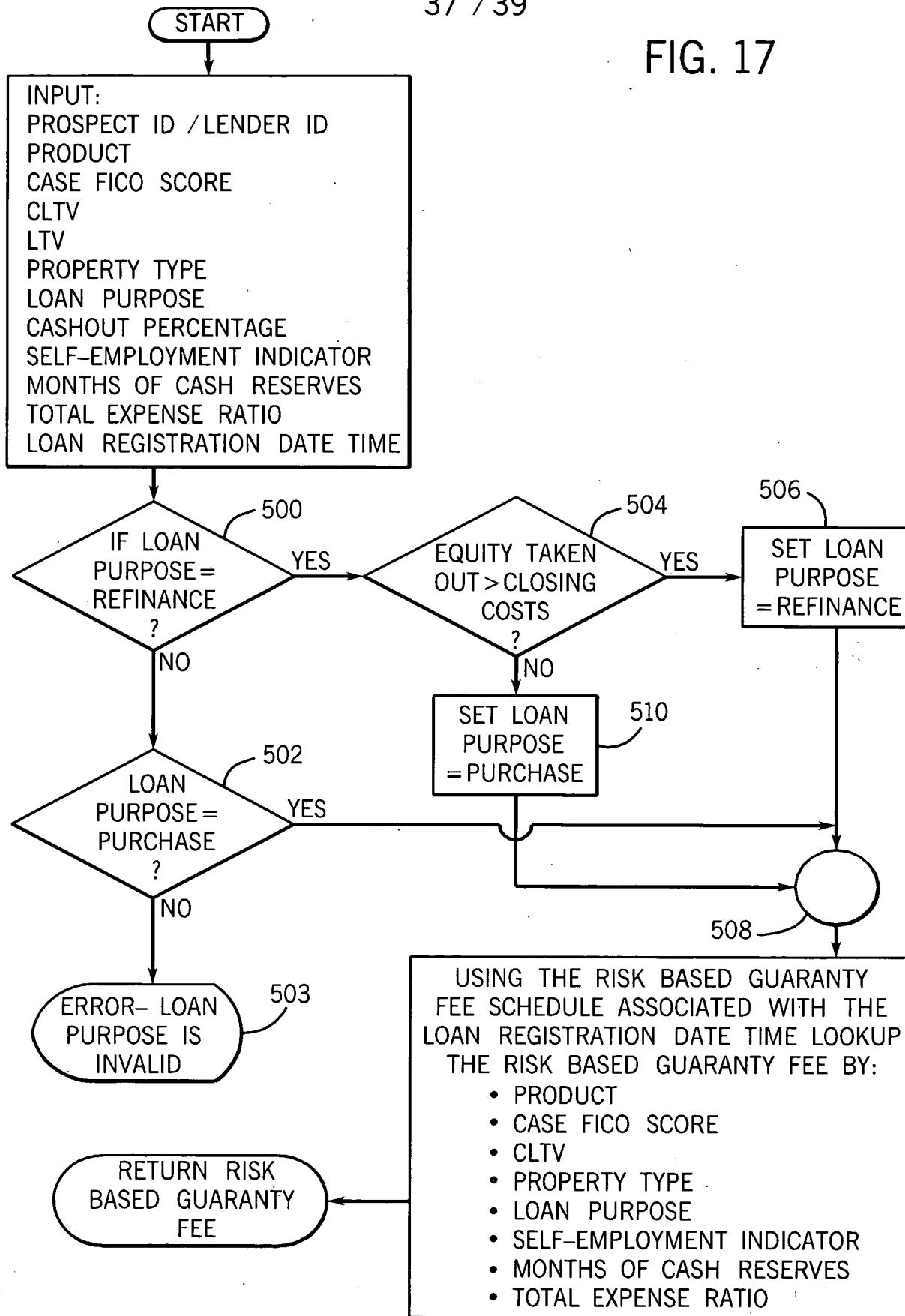


FIG. 16

FIG. 17



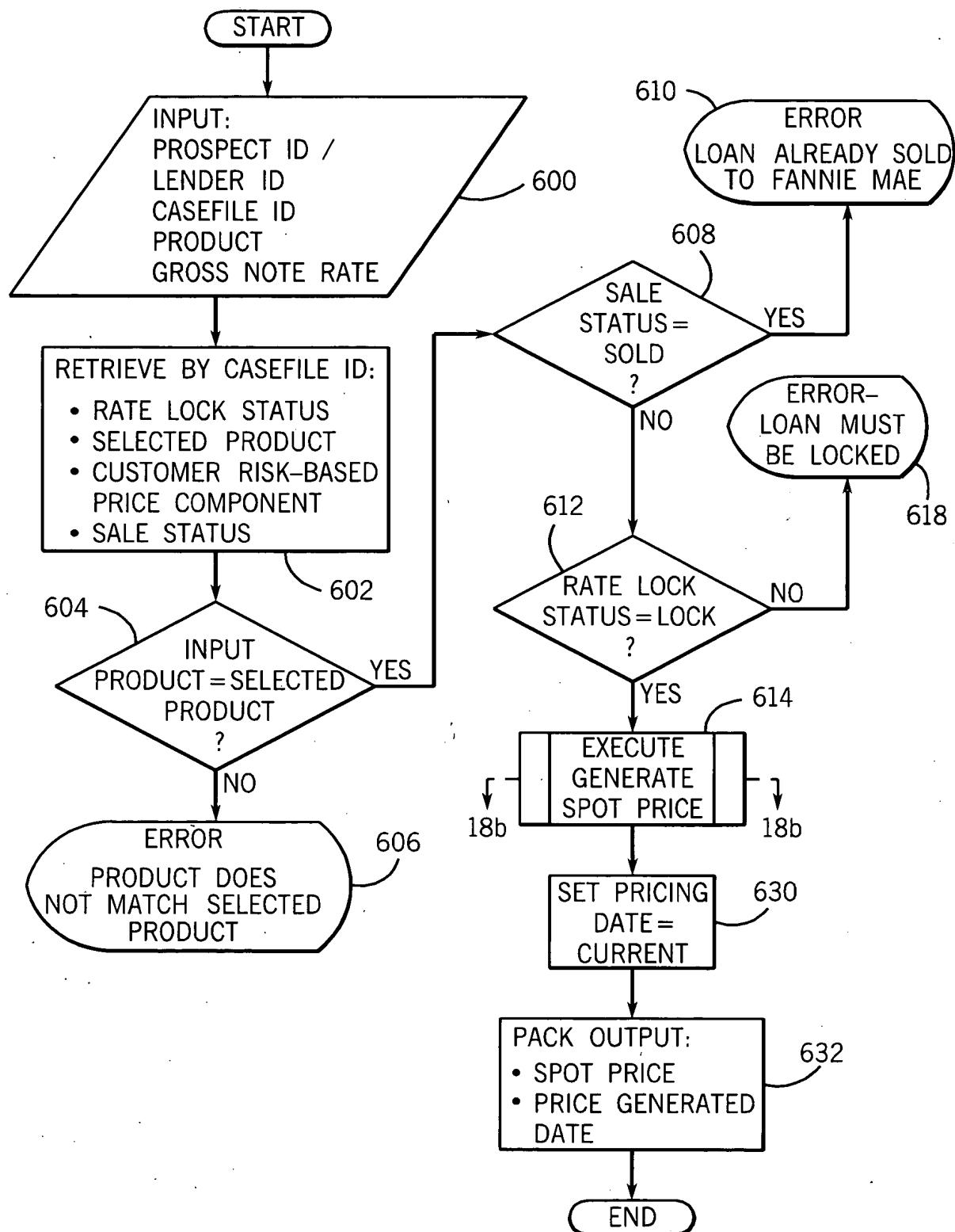


FIG. 18a

